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Order Filed on October 7, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY


In re:	Chapter 13
Mark A Downing, <i>dba Downing Trucking</i> Nadine A Downing, Individual Debtors	Case No. 19-25219-ABA
	Hearing Date: September 27, 2022 at 10:00 a.m.
	Judge: Andrew B. Altenburg Jr

**CONSENT ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF
FROM THE AUTOMATIC STAY AND PROVIDING FOR CURE OF POST-PETITION
ARREARS**

The relief set forth on the following pages, number two (2) through four (4) is hereby

ORDERED

DATED: October 7, 2022


Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtors: Mark A Downing and Nadine A Downing
Case No.: 19-25219-ABA
Caption of Order: **CONSENT ORDER RESOLVING SECURED CREDITOR'S
MOTION FOR RELIEF FROM THE AUTOMATIC STAY
AND PROVIDING FOR CURE OF POST-PETITION
ARREARS**

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay filed by Chase Mortgage Holdings, Inc. s/b/m to JPMC Specialty Mortgage LLC as serviced by JPMorgan Chase Bank, National Association ("Movant") filed on July 26, 2022, and Mark A Downing and Nadine A Downing (collectively the "Debtors") having filed an opposition thereto, with respect to the property known 960 Mars Place, Vineland, NJ 08360, (the "Property"), and the Court noting the consent of the parties to the form, substance, and entry of the within Order, and for good cause shown it is hereby:

ORDERED AS FOLLOWS:

1. Movant and Debtors agree the Debtors' delinquency is as follows: Ten (10) post-petition payments due November 1, 2020 through August 1, 2021, each payment in the amount of \$977.83; twelve (12) post-petition payments due September 1, 2021 through August 1, 2022, each payment in the amount of \$984.11; one (1) post-petition payment due September 1, 2022, in the amount of \$1,130.53, less suspense of \$39.74, for a total delinquency of \$22,678.41.
2. Debtor will cure this post-petition delinquency by making a lump sum payment to Movant:

Amount Due	From Due Date	To Due Date
\$1,955.66	9/1/22	9/1/22

3. Debtors shall file a Modified Chapter 13 Plan within fourteen (14) days of entry of this Order to include the remaining delinquency in the amount of \$20,722.75. This amount shall be scheduled by the Chapter 13 Trustee as a supplemental secured claim.

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4. In addition to complying with the requirements of Paragraph 2 and 3, Debtors shall make all monthly post-petition payments as they become due to the address provided by the Movant in the monthly mortgage statement beginning with the payment due October 1, 2022.
5. Debtor authorizes, if not already permitted, Movant to mail to Debtors: (1) monthly mortgage statements; (2) account statements including an escrow analysis; and (3) notices regarding address or payment changes provided such a change is authorized by the Note and Deed of Trust. Debtors consent to direct contact by mail for purposes of receiving this information and waives any claim for violation(s) of the automatic stay regarding the same.
6. The terms of this Order reached between the parties shall remain in effect so long as the automatic stay remains in effect as to this Movant. In the event the automatic stay shall no longer remain in effect as to Movant, this Order shall become null and void.
7. If Debtors should default and fail to modify the plan, lump sum payment or fail to make future post-petition payments to Movant during the pendency of this case for thirty (30) days from the due date, Movant's counsel may submit a certification of default and the Court may enter an order vacating the automatic stay permitting Movant to proceed with its action against Property.
8. That if the Debtors fail to cure the delinquency in full or fail to file an objection to the Certification of Default within the 14 (fourteen) days of the date of the Certification, Movant shall be entitled to immediate relief from the automatic stay of 11 U.S.C. §362(a) without further notice or hearing upon entry of an order for relief. For such purposes, Movant shall be free to exercise all of its rights and

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remedies under the Promissory Note, Deed of Trust, or as may otherwise be provided by the law. An order entered under this paragraph in accordance with Rule 4001(a)(1), is stayed until the expiration of 14 days after the entry of the order, unless the court orders otherwise. All other relief requested by Movant is hereby denied without prejudice as settled.

9. Upon dismissal, discharge chapter conversion, or relief from stay, the foregoing terms and conditions shall cease to be binding payments will be due pursuant to the terms of the original loan agreement and Movant may proceed to enforce its remedies under applicable non-bankruptcy law against the Property and/or against the Debtors.


Consent to Form and Entry

McCalla Raymer Leibert Pierce, LLC
Attorney for the Secured Creditor

By: 
Phillip Raymond

Date: 9-26-2022

Law Offices of Seymour Wasserstrum
Attorney for the Debtors

By: 
Seymour Wasserstrum

Date: 9/27/2022

In re:
Mark A Downing
Nadine A Downing
Debtors

Case No. 19-25219-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 07, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Mark A Downing, Nadine A Downing, 960 Mars Place, Vineland, NJ 08360-2627

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Harley-Davidson dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraige@cf@gmail.com
Melissa N. Licker	on behalf of Creditor JPMC Specialty Mortgage LLC f/k/a WM Specialty Mortgage LLC mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com

District/off: 0312-1

User: admin

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Date Rcvd: Oct 07, 2022

Form ID: pdf903

Total Noticed: 1

Phillip Andrew Raymond

on behalf of Creditor Chase Mortgage Holdings Inc. s/b/m to JPMC Specialty Mortgage LLC phillip.raymond@mccalla.com,
mccallaecf@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor JPMC Specialty Mortgage LLC f/k/a WM Specialty Mortgage LLC phillip.raymond@mccalla.com
mccallaecf@ecf.courtdrive.com

Seymour Wasserstrum

on behalf of Joint Debtor Nadine A Downing mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

Seymour Wasserstrum

on behalf of Debtor Mark A Downing mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10